

REMARKS

In the Office Action dated February 5, 2007, the Examiner rejected claims 10-20 under 35 U.S.C. 102(b) as being anticipated by Raveis (Patent application publication no. US 2001/0005829). The Examiner also rejected claims 14 and 19 under 35 U.S.C. 112 as being indefinite. For at least the reasons set forth herein, the Examiner's rejections are traversed as to the claims as amended herein, and reconsideration is requested.

By the present Amendment and Response, the Applicants are amending the claims to more particularly claim the present invention and to resolve indefiniteness issues raised by the Examiner, and are adding new dependent claims 21-27. The amendments and new claims are supported by the specification as filed and no new matter has been added. By way of example and not to limit the claims or instruct in their interpretation, the amendments are supported, among other places, at: page 3, line 19 - page 4, line 2; page 4, lines 11-17; page 5, line 18 - page 6, line 2; page 6, lines 5-13; page 8, lines 9-16; page 14, lines 18 - 21; and page 15, lines 19-22. Entry of the amendments and new claims is respectfully solicited.

In the Office Action, the Examiner rejected claims 14 as being indefinite. Claim 14 is amended herein to clarify that the notes data comprise notes previously entered by the user, and thus no step of allowing the user to enter the notes data is deemed necessary. Claim 19 is cancelled without admission and without prejudice in order to advance prosecution. Reconsideration is requested.

In rejecting the claims as anticipated by Raveis, the Examiner also raises a number of issues with the definiteness of other claims, including independent claims 10 and 20. In particular, the Examiner asserts throughout the Office Action that the actuatable buttons as claimed represent descriptive material not functionally involved in the recited steps. Similarly, the Examiner

asserts that the exact information provided in the screens displayed in the claimed invention have no functional role in the method and are non-functional material. As such, these various elements are deemed to have no role in terms of patentability in distinguishing the claimed invention from the prior art.

In response to these concerns, the present claims are amended to provide the functional role as intended in the claims. For example, the claims are amended to recite that the actuatable buttons displayed in the single deal information screen are actuated by a single user selection. Also, the claims are amended to recite that in response to such an actuation, a search is performed in the database to locate the particular information as claimed, and the information is retrieved and displayed on the same display as the deal information screen. It is respectfully submitted that these amendments provide the recited elements with the necessary functionality, overcoming this aspect of the rejections, and that all elements of the claims should now be afforded full consideration for patentability over the prior art.

The present application describes methods and systems for facilitating deals related to mortgage refinancing on real property by providing, among other things, a unique user interface by which users can quickly obtain information while talking to an owner of the real property to show the owner that the user and/or his organization is quite familiar with the real property itself, including about other mortgage refinancings done at the same address and other information about the property, as well as with other properties in the vicinity. See application as filed at page 14, line 21 - page 15, line 4 and page 15, line 22 - page 16, line 2. Because many mortgage brokers are not necessarily savvy enough to perform complex computer searches quickly enough to retrieve this information, the user interface provides at least three separately actuatable buttons on the same display screen, each of which may be accessed by a single user

selection, which promptly take the user from the single, deal screen to the respective desired information quickly.

Raveis discloses neither this particular user interface configuration nor the desirability for same. Rather, Raveis discusses, at the locations cited by the Examiner and otherwise, storing real estate related data in a database and providing access to the data through a computer. Raveis does not disclose any particularly special user interface for accessing specific types of the data, and certainly does not disclose or suggest providing three user actuable buttons, each actuated by a single user selection, which result in the search for and retrieval of deal information specifically related to a selected real property, including prior mortgage refinancings on the same property and mortgage refinancings on other properties on the same block as the selected real property. Thus, whether or not Raveis actually discloses a system which allows a user to search for and retrieve this specific type of mortgage refinancing information, which is unclear, it certainly does not do so through the specially designed user interface as discussed and claimed herein. Reconsideration is therefore requested.

For at least all of the above reasons, Applicants respectfully request that the Examiner withdraw all rejections and allow all pending claims. To expedite prosecution of this application to allowance, the Examiner is invited to call the Applicants' undersigned representative to discuss any issues relating to this application.

Dated: August 6, 2007

THIS CORRESPONDENCE IS BEING SUBMITTED
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Respectfully submitted,



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